IN THE UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Michael Ahrens) Case No.)
Plaintiff)) COMPLAINT
)) Judge: `
V.) Magistrate:) July Demand Requested
Law Offices of Bass & Associates 3936 E Fort Lewis, Suite 200 Tuscon, AZ 85712)))
Defendant)

Now comes Plaintiff, by and through his attorneys, and, for his Complaint alleges as follows:

INTRODUCTION

- Plaintiff, Michael Ahrens, brings this action to secure redress from unlawful collection practices engaged in by Defendant, Law Offices of Bass & Associates. Plaintiff alleges violation of the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692 et seq. ("FDCPA").
- The FDCPA broadly prohibits any false, deceptive or misleading statements in connection with the collection of a debt. 15 U.S.C. Section 1692e.

JURISDICTION AND VENUE

- 3. This court has jurisdiction pursuant to 28 U.S.C. Section 1331, 1337, 1367; and 15 U.S.C. section 1692(d).
- 4. Venue is proper because a substantial part of the events giving rise to this claim occurred in this District.

PARTIES

- 5. Plaintiff, Michael Ahrens (hereinafter "Plaintiff") incurred an obligation to pay money, the primary purpose of which was for personal, family, or household uses (the "Debt").
- 6. Plaintiff is a resident of the State of Illinois.
- 7. Defendant, Law Offices of Bass & Associates ("Defendant"), is an Arizona business entity with an address of 3936 E. Fort Lowell Road, Suite 200, Tuscon, AZ 11735 operating as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. Section 1692a(6).
- 8. Unless otherwise stated herein, the term "Defendant" shall refer to Bass & Associates.
- 9. At some point, the original creditor, transferred this debt to Defendant for debt collection.

ALLEGATIONS

- 10. The Plaintiff allegedly incurred a financial obligation in the approximate amount of \$2193.60 (the "Debt") to an original creditor (the "Creditor")
- 11. The Debt was purchased, assigned or transferred to Defendant for collection, or Defendant was employed by the Creditor to collect to Debt.
- 12. The Defendant attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. Section 1692a(2).
- 13. On January 16, 2016, Plaintiff received a collection letter which showed their account number on the envelope. See Exhibit A.
- 14. The letterhead of said letter states "LAW OFFICES Bass & Associates A PROFESSIONAL CORPORATION." See Exhibit A.
- 15. Said letter is signed "Sincerely, Bass & Associates, P.C."
- 16. The letter is clearly part of a mass mailing, there is very little about the Plaintiff's unique debt listed.
- 17. This letter is clearly giving the Plaintiff a clear impression that the sender is an attorney.

- 18. This letter falsely implies that an Attorney has reviewed the creditor's claim.
- 19. "A debt collection letter on an attorney's letterhead conveys authority and credibility." Harrison vs. Wexler, 275 F.3d 642 (7th Cir. 2001).
- 20. The Defendant is a high volume collection agency and in fact there is no realistic way an attorney could have reviewed said letter sent to Plaintiff.

VIOLATIONS OF THE FDCPA-15 U.S.C. SECTION 1692, et seq.

- 21. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 22. The Defendant's conduct violated 15 U.S.C. Section 1692e in that it used false, deceptive, or misleading representation or means in connection with the collection of debt.
- 23. Plaintiff is entitled to damages as a result of Defendants' violations.

JURY DEMAND

24. Plaintiff demands a trial by jury.

PRAYER FOR RELIEF

25. Plaintiff demands the following relief:

WHEREFORE, the Court should enter Judgment in favor of Plaintiff and against Defendant for:

- (1) Statutory damages;
- (2) Attorney fees, litigation expenses and costs of suit; and
- (3) Such other and further relief as the Court deems proper.

Respectfully submitted, /s/ John Carlin

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